



# Members' **GUIDE**

# Welcome

## We believe relationships & people come first

When you join us you become part of a highly regarded credit union. You'll be part of the ownership of the credit union and will enjoy the benefits that come with that. You'll also get a say in how the credit union is run for the good of the community.



### Quality Service

You can be assured of a professional and friendly service from Kilrush Credit Union at all times.



### We are here for YOU

Kilrush Credit Union is owned by its members, for the benefit of its members. We have been part of the local community for over 55 years now.



### We are NOT for profit

We are not just another bank or financial institution. We exist for people, not for profit. Everything we do is in the best interest of OUR members.



# Table of Content

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Page 1	Products and services
Page 2	Borrow up to €75k
Page 3	Why save with Kilrush Credit Union?
Page 4	Nominations
Page 5-6	Current account
Page 7-8	Our services
Page 9	Loan Types
Page 10	What do I need to apply for a loan?
Page 11	Cultivate: farmer friendly finance
Page 12	Greenify: Green loans & Going Green

# Our products & services at a glance

**Current Account and Debit Card**

**Online Banking**

**Mobile App**

**Online loan application and drawdown**

**Borrow up to €75,000**

**Discounts on insurance with Axa**

**Fexco**

**Great currency rates with Fexco**





## Contact us



065 9051242



Market House, Market Square, Kilrush,  
Co Clare



[www.kilrushcreditunion.ie](http://www.kilrushcreditunion.ie)  
[info@kilrushcreditunion.ie](mailto:info@kilrushcreditunion.ie)



**KILRUSH**  
CREDIT UNION LTD

# WHY SAVE WITH KILRUSH CREDIT UNION?

Saving money with Kilrush Credit Union Limited means you also become a member of a highly successful co-operative. You are not just another customer you are a member.

Each and every €1 you save is equivalent to 1 share in the credit union. If you begin to save regularly it won't be long before you build up a healthy balance.

When you save with us you are also building a history which will be taken into account in the future should you wish to apply for a loan.

The money you save with us is used by the credit union to fund the loans it makes to members. By saving with us you are indirectly helping your neighbours and the community to develop.

## LIMIT ON SAVINGS

Your savings are covered by the Central Banks statutory Deposit Guarantee Scheme, up to a max level of €100,000. Kilrush Credit Union imposes a lower savings cap due to capital requirements. Talk to a member of staff for more information.

## LIFE SAVINGS INSURANCE

Life Savings Insurance is the life insurance cover paid by Kilrush Credit Union Limited on behalf of its members as an incentive to save regularly. Life Savings Insurance is payable on the death of the eligible member, subject to policy terms and conditions.

The amount of insurance benefit to which a member is entitled is in proportion to the amount of savings the member has made and retained during the term of membership and depends on the member's age at date of lodgement.

Subject to a maximum benefit of €1,000, every €1 saved before the age of 55 provides €1 of insurance. However, once over the age of 55, each €1 saved provides the following benefit:

**55 – 60      Every €1 provides      →      €0.75 in insurance**

**60 – 65      Every €1 provides      →      €0.50 in insurance**

**65 – 70      Every €1 provides      →      €0.25 in insurance**

Amounts saved after a member's 70th birthday are not insured. However, cover built up before their 70th birthday remains in force provided savings remain in place. Withdrawals may affect the amount of life savings insurance payable.

Please note that only share accounts are covered by the Credit Union's Life Savings Policy.  
Balances held in EFT/ATM/Current Accounts are not eligible for insurance cover.



# NOMINATIONS

A member's nomination is a legally binding, written instruction that informs the Credit Union how to deal with a members' shares after death.

Here are some frequently asked questions to explain further:



## What happens to my shares when I die?

If you have completed a Nomination Form, your nominee/s will receive your Credit Union Shares and insurance benefits (if any) up to €27,000 when you die. If your shares exceed €27,000, the excess will go to your estate subject to grant of probate. Please note that a nomination supersedes a will.



## Who can I nominate?

You can nominate anyone, family or friend or group of people. It is important that you review your Nomination Form regularly.



## Can I change my nomination?

Yes, by filling in a new Nomination Form. A nomination becomes invalid if you get married or the person that has been nominated dies. Note, divorce or legal separation will not revoke a nomination.



## Should I ask about my nomination?

Yes, a member of staff will be delighted to confirm whether you have completed a nomination and the name of your nominee.



## My account was opened for me when I was a child?

If you joined as a child, you would not have had a Nomination Form completed. Once you reach the age of 16 you should fill out a Nomination Form.



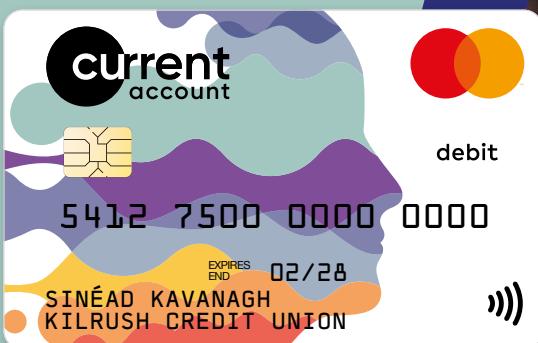
## Where do I get a Nomination Form?

You can call into our office and complete a Nomination Form at any time.

More information can be found by visiting  
[www.kilrushcreditunion.ie](http://www.kilrushcreditunion.ie) or talking to  
a member of staff

# Introducing the Current Account from Kilrush Credit Union

- ✓ Same Friendly Service
- ✓ Easy to Sign Up
- ✓ Globally Accepted Debit Mastercard®
- ✓ Apple Pay, Google Pay, Fitbit Pay
- ✓ Transparent, Low Fees



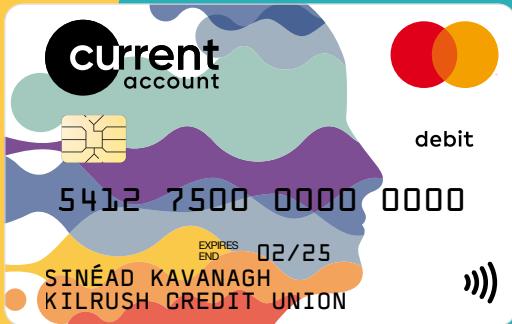
## Find out more

- 065 905 1242
- [www.kilrushcreditunion.ie](http://www.kilrushcreditunion.ie)
- Drop into your local branch



KILRUSH  
CREDIT UNION LTD

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# Need a new Current Account? Switching is Easy

with Current Account  
from your Credit Union

**current**  
account  
from your credit union

Talk to us today  
to find out more.

Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporate. This card is issued by Transact Payments Malta Limited pursuant to licence by Mastercard International. Transact Payments Malta Limited is duly authorised and regulated by the Malta Financial Services Authority as a Financial Institution under the Financial Institution Act 1994. Registration number C 91879. Kilrush Credit Union is regulated by the Central Bank of Ireland.

# OUR SERVICES

## Online Loans

You can apply for a loan from the comfort of home via your online banking or your mobile app, upload your documents and if approved you can sign the credit agreement electronically, the funds will be sent directly to your bank.



## Online Banking

Online Banking is a free and easy way to access your accounts when you are on the go, or from the comfort of your own home.

Once you register, you can:

- check your latest transactions and balances
- view or print a statement
- pay a bill online
- apply, sign and drawdown a loan online
- transfer money between Kilrush Credit Union accounts, into your bank account or into the bank account of another person
- pay into your shares or loan using your visa debit card

*To register simply visit the website and click 'register now' or call into the office to complete an application form.*



## Mobile App

Have all the functionality of your online banking on the go, download our mobile app to manage your money when it is convenient for you.

**SECURITY:** When you login, you will be asked for your member number, date of birth and the same pin that you use for accessing the online member area. We ensure that all your personal data is encrypted on secure servers. For additional security make sure that you are accessing your account information privately without people being able to view your screen.

Axa Insurance provides exclusive discounts to Credit Union Members.

Your motor, travel and home insurance is underwritten by AXA Insurance Ltd.

Call 0818 336 339 for an Insurance quote.  
Lines open Mon – Fri from 8 am – 6 pm.

Be sure to mention that you're a member of Kilrush Credit union.

Visit <https://www.axa.ie/promotions/cu/>

Terms and conditions apply to all insurance products.



## Using Fexco

Kilrush Credit Union is part of the Fexco network. Order your travel money online 24/7 and select home delivery or click & collect.

Visit [kilrushcreditunion.ie](http://kilrushcreditunion.ie) to order your currency.

- 0% commission on online orders
- Great exchange rates
- Up to 50 currencies available
- no minimum spend
- Payment on collection

Don't miss out !



To keep up to date with changes to our products and services make sure you:

Follow us on social media

and have opted in to receive email communications from us

# Our Loan Types

Your Credit Union is still the best place for loans and our loan book is very much open!



## Personal Loan

Do up your home, buy a new car or cover other personal expenses. A personal loan can cover all your needs.



## Online Loan

Avail of a 1% reduction on our standard personal loan if you apply and drawdown your loan online (applies to personal 10% and personal plus 8.75% loans only).



## Share Covered Loan

One of the easiest & cheapest ways to borrow is to use your savings as security against the loan.



## Promotional Loan

Follow us on social media to keep up to date with our promotional loans introduced throughout the year.



## Student Loan

Whether you're a student, mature student or parent of a student, talk to us and learn about all the ways it can make those financial challenges less challenging.



## 1 Year Loan

Whether you are planning a holiday, looking to pay your car tax and insurance or have another one-off annual bill to be paid, a 1 year loan will help you split the payment into regular instalments.



## Greenify Loan

The Greenify loan is specifically designed for: improving the BER level of your home or upgrading to a more efficient electric car.



## Business Loan

Kilrush Credit Union has established the Business Loan to provide a flexible and convenient source of credit for those looking to set-up or expand their existing small business.



## Farm Loan

Cultivate is our lending product that enables us help our farming members develop and future proof their farm by providing quick and easy access to finance.



Use our Loan Calculator to quickly estimate your repayments and make a quick enquiry.

[www.kilrushcreditunion.ie](http://www.kilrushcreditunion.ie)

Find out more 065 905 1242 or  
email us on [loans@kilrushcreditunion.ie](mailto:loans@kilrushcreditunion.ie)



# What do I need? To apply for a Loan

To apply for a loan, you must be a member. The easiest and quickest way to become a member is to join online by downloading our app, or you can call into the office if you prefer to meet a friendly face.

If you are already a member and would like to find out more about our Loans, the application process or to get started with an application, simply:

-  Login to your online banking or mobile app to apply online
-  By email to [loans@kilrushcreditunion.ie](mailto:loans@kilrushcreditunion.ie)
-  Call us on 065 9051242
-  Complete our Loan Enquiry Form
-  Drop into our branch

Documents you will need:

**For an employee**

- 2 most recent payslips

**If you are self employed**

- 2 years financial accounts
- Confirmation that your tax affairs are up to date
- Form 11 / Chapter 4

**If you are farming you will need the following in addition to self employed documents**

- DAFM statement for previous year
- Milk statement for previous year

**Plus**

- 3 months bank statements\***

\* Bank statement can be provided electronically, information is available from a member of staff or on our website under AIS

**Please note other documents may be required once the application process has been started.**

## LOAN PROTECTION INSURANCE

**In Kilrush Credit Union Limited, the outstanding loan balances of eligible members are automatically insured at no direct cost to the member.**

This means that while the loan is active it will be repaid in full in the event of the member's death. Members can take out a credit union loan in the full confidence that their dependents will not have to pay the loan off on death.

Kilrush Credit Union provides this cover on the lives of its borrowing members between their 16th and their 85th birthday. Banks and other financial institutions charge a separate insurance premium on top of loan repayments for this benefit.

# Financing farmers just like you



**Hillary Courtney**  
*Beef Farmer*

- ✓ Up to €100,000 over 10 years
- ✓ 6.55% (APR 6.75%)
- ✓ Unsecured lending
- ✓ No need to be an existing credit union member

## Maximum loan

Borrow up to

**€100,000** up to 10 years

## Cost of loan

**6.55% Variable (6.75% APR)**

Representative example as at 01 January 2026

	Loan amount: €100,000		120 monthly payments: €1138.03
	Term: 10 years		Cost of credit €36,537.83
			Total amount payable: €136,537.83

**Cultivate**  
CREDIT UNION Farm Finance



#FarmerFriendlyFinance

### Make your home a greener one

- Borrow up to €100,000 over 10 years
- Upgrade your home's energy efficiency
- No need to be an existing credit union member



[www.kilrushcreditunion.ie](http://www.kilrushcreditunion.ie)

## GO GREEN

At Kilrush Credit Union we are looking at ways to Go Green, to play our part in climate change action, to highlight the importance of sustainable living and to make the necessary changes to become a greener organisation.

Help us help the environment by signing up for e-communications, e-statements and e-AGM. Save the Planet and save costs!

To update your preferences you can talk to a member of staff, complete the online form through our website or email [info@kilrushcreditunion.ie](mailto:info@kilrushcreditunion.ie)

Follow us on social media to keep up to date with our Green initiatives and projects.





ONLINE BANKING  
& MOBILE APP

# LOANS

apply and drawdown from the  
COMFORT of your own HOME!

- ✓ Transfer money between your accounts
- ✓ Transfer money to other bank accounts
- ✓ Check your balances
- ✓ Check your statement
- ✓ Pay a bill

## GET IN TOUCH

Reach out to us &  
we will respond as  
soon as we can.



065 905 1242



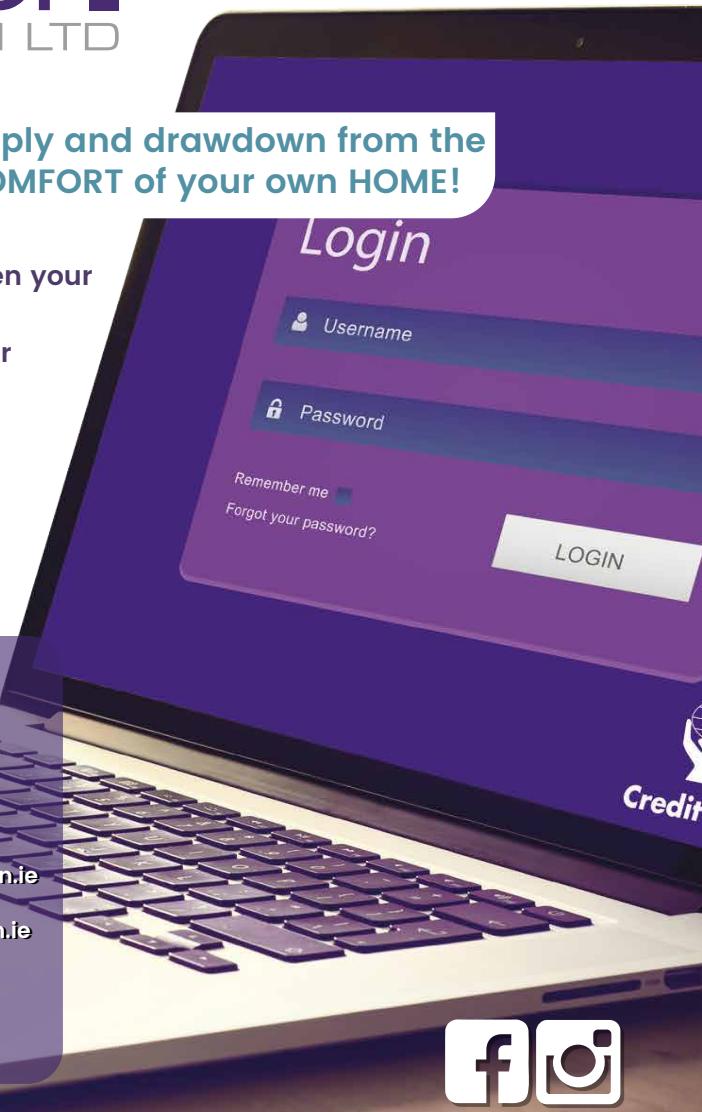
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Credit Union House,  
Market Square,  
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- ✓ Apple Pay, Google Pay, Fitbit Pay
- ✓ Transparent, Low Fees

